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### UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Carrie Hudson

Debtor(s)

THE BANK OF NEW YORK MELLON
TRUST COMPANY, N.A. FKA THE
BANK OF NEW YORK TRUST COMPANY,
N.A. AS SUCCESSOR TO
JPMORGAN CHASE BANK, AS TRUSTEE
FOR RESIDENTIAL ASSET
MORTGAGE PRODUCTS, INC. MORTGAGE
ASSET-BACKED
PASS-THROUGH CERTIFICATES SERIES
2006-RP1, or its Successor or Assignee

Movant

vs.

Kenneth E. West, Trustee Carrie Hudson

Respondent(s)

Chapter 13 Bankruptcy No. 23-12364-pmm

#### **ORDER**

Upon consideration of the objection of Creditor to confirmation of the Chapter 13 plan, and after notice and hearing, it is hereby

ORDERED that the objection is sustained.

BY THE COURT,

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# UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Carrie Hudson

Chapter 13 Bankruptcy No. 23-12364-pmm

Debtor(s)

THE BANK OF NEW YORK MELLON
TRUST COMPANY, N.A. FKA THE BANK
OF NEW YORK TRUST COMPANY, N.A. AS
SUCCESSOR TO JPMORGAN CHASE
BANK, AS TRUSTEE FOR RESIDENTIAL
ASSET MORTGAGE PRODUCTS, INC.
MORTGAGE ASSET-BACKED PASSTHROUGH CERTIFICATES SERIES 2006RP1, or its Successor or Assignee
Movant

VS.

Kenneth E. West, Trustee Carrie Hudson

Respondent(s)

#### **OBJECTION TO PLAN**

THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC.

MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP1

("Creditor") is a secured creditor of the above Debtor and by its counsel hereby objects to the Debtor's Chapter 13 Plan ("Plan") as follows:

- 1. Creditor filed a Proof of Claim number 9-1 on October 16, 2023 with respect to its secured interest in real property of the Debtor or of the estate which is commonly known as and located at 1506 South Corlies Street, Philadelphia, Pennsylvania 19146 ("Property"); such Proof of Claim indicates a total debt claim of \$15,836.94.
  - 2. As the loan is being paid in full, Creditor will be de-escrowing the loan.
- 3. Creditor objects as Debtor's Plan does not state that Debtor will be responsible for the payment of real estate taxes and homeowners' insurance going forward.

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WHEREFORE, for the foregoing reasons, THE BANK OF NEW YORK MELLON

TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS
SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET
MORTGAGE PRODUCTS, INC. MORTGAGE ASSET-BACKED PASS-THROUGH
CERTIFICATES SERIES 2006-RP1 requests that Debtor's plan be amended to reflect Debtor's

/s/ Andrew M. Lubin

payment of real estate taxes and homeowners' insurance going forward.

ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for THE BANK OF NEW YORK MELLON
TRUST COMPANY, N.A. FKA THE BANK OF NEW
YORK TRUST COMPANY, N.A. AS SUCCESSOR TO
JPMORGAN CHASE BANK, AS TRUSTEE FOR
RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC.
MORTGAGE ASSET BACKED PASS-THROUGH
CERTIFICATES SERIES 2006-RP1
1420 Walnut Street, Suite 1501
Philadelphia, PA 19102

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## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: Carrie Hudson

Chapter 13

Bankruptcy No. 23-12364-pmm

Debtor(s)

THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC. MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP1, or its Successor or Assignee

Movant

vs.

Kenneth E. West, Trustee Carrie Hudson

Respondent(s)

#### CERTIFICATION OF SERVICE OF OBJECTION TO PLAN

I, Andrew M. Lubin, attorney for THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC. MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP1, hereby certify that I served a true and correct copy of the foregoing Objection to Plan, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: March 16, 2024

Carrie Hudson 1506 S. Corlies St Philadelphia, PA19146 MICHELLE LEE Dilworth Paxson 1500 Market Street Suite3500E Philadelphia, PA 191

Philadelphia, PA 19102 Attorney for Debtor

United Stated Trustee Office of United States Trustee Robert N.C. Nix Federal Building 900 Market Street Suite 320 Philadelphia, PA19107 Kenneth E. West Office of the Chapter 13 Standing Trustee

1234 Market Street - Suite 1813

Philadelphia, PA19107

Trustee

/s/ Andrew M. Lubin

ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for THE BANK OF NEW YORK MELLON TRUST COMPANY, N.A. FKA THE BANK OF NEW YORK TRUST COMPANY, N.A. AS SUCCESSOR TO JPMORGAN CHASE BANK, AS TRUSTEE FOR RESIDENTIAL ASSET MORTGAGE PRODUCTS, INC. MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES SERIES 2006-RP1

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